

Information to identify the case:

Debtor 1	<u>Paul D. Matisz</u>	Social Security number or ITIN	xxx-xx-8890
	First Name Middle Name Last Name	EIN	-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	24-20084-JCM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Paul D. Matisz

5/22/24

By the court: John C. Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Paul D. Matisz
Debtor

Case No. 24-20084-JCM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 22, 2024

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2024:

Recip ID	Recipient Name and Address
db	#+ Paul D. Matisz, 2512 Monroe Street, Natrona Heights, PA 15065-2523
15674768	+ Amber Matisz, 15662 NE 100th Way, Redmond, WA 98052-1001
15674777	+ Danielle M. Dileva, Esq., KML Law Group, P.C., BNY Mellon Independence Center, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15674778	+ David W. Raphael, Esq., First National Bank of PA, 100 Federal Street, 4th Floor, Pittsburgh, PA 15212-5711
15674780	Galaxy International Purchasing LLC, c/o Martin E. Odstrchel, Esq., 250 N. Sunny Slope Road, Suite 300, Brookfield, WI 53005-4824
15674784	+ Michael R. Lipinski, Esq., RAS LaVrar, LLC, 425 Commerce Drivev, Suite 150, Fort Washington, PA 19034-2727

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	May 23 2024 03:24:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	May 23 2024 03:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 22 2024 23:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 23 2024 03:24:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 22 2024 23:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	May 23 2024 03:24:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	May 22 2024 23:38:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15674766	+ EDI: MAXMSAIDV	May 23 2024 03:24:00	Aidvantage, Attn: Bankruptcy, P.O. Box 9635, Wiles-Barr, PA 18773-9635
15674767	+ EDI: GMACFS.COM	May 23 2024 03:24:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Ave, Detroit, MI 48226-3416
15674769	+ EDI: TSYS2	May 23 2024 03:24:00	Barclays Bank Delaware, Attn: Bankruptcy, 125 South West Street, Wilmington, DE 19801-5014
15674770	+ EDI: TSYS2		

District/off: 0315-2

User: admin

Page 2 of 3

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		May 23 2024 03:24:00	Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
15674772	Email/Text: bankruptcy@cavps.com		
		May 22 2024 23:38:00	Cavalry Portfolio Services, 4050 E. Cotton Center Blvd, Phoenix, AZ 85040
15674771	+ Email/Text: bankruptcy@cavps.com		
		May 22 2024 23:38:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
15674774	+ EDI: CITICORP		
		May 23 2024 03:24:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15674775	+ EDI: CITICORP		
		May 23 2024 03:24:00	Citibank, N.A., P.O. Box 6181, Sioux Falls, SD 57117-6181
15674776	+ EDI: CITICORP		
		May 23 2024 03:24:00	Citibank/Sears, Centralized Bankruptcy, P.O. Box 790040, St Louis, MO 63179-0040
15674779	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		May 22 2024 23:38:00	First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15674781	+ EDI: PHINGENESIS		
		May 23 2024 03:24:00	Genesis FS Card Services, Attn: Bankruptcy, P.O. Box 4477, Beaverton, OR 97076-4401
15674782	+ Email/Text: bankruptcy@huntington.com		
		May 22 2024 23:38:00	Huntington National Bank, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15674773	EDI: JPMORGANCHASE		
		May 23 2024 03:24:00	Chase Card Services, Attn: Bankruptcy, P.O. Box 15298, Wilmington, DE 19850
15674783	EDI: JPMORGANCHASE		
		May 23 2024 03:24:00	JP Morgan Chase Bank Card, P.O. Box 15369, Wilmington, DE 19850
15674785	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 22 2024 23:38:00	Midland Credit Management, 320 East Big Beaver, Troy, MI 48083-1271
15674786	+ Email/Text: bankruptcydpt@mcmcg.com		
		May 22 2024 23:38:00	Midland Credit Mgmt, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
15674787	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 22 2024 23:38:00	Mr Cooper/United Wholesale, Attn: Bankruptcy, P.O. Box 619098, Dallas, TX 75261-9098
15674788	Email/Text: Bankruptcy.Notices@pnc.com		
		May 22 2024 23:37:00	PNC Financial, Attn: Bankruptcy, 300 Fifth Avenue, Pittsburgh, PA 15222
15674792	Email/Text: credit-bureau-reporting-disputes@sezzle.com		
		May 22 2024 23:37:00	Sezzle, 251 1st Avenue, Minneapolis, MN 55401
15674791	Email/Text: credit-bureau-reporting-disputes@sezzle.com		
		May 22 2024 23:37:00	Sezzle, Attn: Bankruptcy, P.O. Box 3320, Minneapolis, MN 55403
15674789	+ EDI: SALLIEMAEBANK.COM		
		May 23 2024 03:24:00	Sallie Mae Bank Inc., P.O. Box 3229, Wilmington, DE 19804-0229
15674790	+ EDI: CITICORP		
		May 23 2024 03:24:00	Sears/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217
15674793	+ EDI: PHINGENESIS		
		May 23 2024 03:24:00	TBOM/Milestone, P.O. Box 4499, Beaverton, OR 97076-4499

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

District/off: 0315-2

User: admin

Page 3 of 3

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NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2024 at the address(es) listed below:

Name	Email Address
Brian J. Bleasdale	on behalf of Debtor Paul D. Matisz bleasdb@yahoo.com
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 5